

KEY CARE

keyfacts®

About this Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which are to be found in your policy schedule. It is important that you read the policy document carefully.

Membership and Insurance Provider

Keycare membership is provided by Keycare Limited, Registered Office, 2a Westgate, Baildon, Shipley, West Yorkshire BD17 5EJ.

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc. Registered in England: company number 1486260 Registered address: The AIG Building, 58 Fenchurch Street, London, EC3 4AB.

The Product

The annual level of cover provided by Keycare is £1,500 per registered key fob for the recovery and replacement of lost or stolen keys and to meet the cost of replacement keys, locks and locksmith charges.

Significant Features and Benefits

- * 90% of reported keys attached to the Keycare fob are reunited with their owners
- * Emergency helpline available 24 hours a day, 365 days per year
- * Annual protection for replacement locks, keys and locksmiths charges up to £1,500
- * Annual protection for locksmiths' charges if keys are locked in your home, office or car up to the annual £1,500 limit per registered key fob
- * Access to a nationwide network of locksmiths
- * No claims discount on main home or motor policy not affected
- * No excess to pay
- * Any keys attached to the Keycare fob are covered

Significant Exclusions and Limitations

1. The key fob must have been lost or stolen from the fob holder or a member of the fob holder's immediate family residing at the fob holder's address (or where the fob holder is a company, by an authorised employee of the fob holder). Full details can be found under 'Key fob', paragraph 5, in the terms and conditions of your policy schedule.
2. No keys shall be deemed to be irrecoverably lost until 3 days after the loss is reported to Keycare. After that time a claim can be made. Full details can be found under 'Claims', paragraph 10, in the terms and conditions of your policy schedule.
3. Keycare cover is subject to the key fob being attached to the keys at the time of loss or theft of your keys. Full details can be found under 'Key fob', paragraph 4, in the terms and conditions of your policy schedule.
4. Replacement of locks considered to have been previously damaged prior to the loss or theft of keys is excluded. Full details can be found under 'Claims', paragraph 16, in the terms and conditions of your policy schedule.
5. The maximum number of keys which can be claimed for per lock is 3. Full details can be found under 'Claims', paragraph 15, in the terms and conditions of your policy schedule.

Duration of contract

Your Keycare membership runs for a period of one year from the inception of the membership. Cover is for the period stipulated in your policy schedule and then for any subsequent period for which we accept your renewal premium. Full Details can be found under 'Cover', paragraph 1, in the terms and conditions of your policy schedule.

Right of Cancellation

You have the right to cancel your Keycare Membership if you decide that this is no longer appropriate for you. Subject to no claims being made, cancellation will be effected only within the period 14 days from the date noted on your membership letter. A full refund of any premium paid will be made.

Contacting Us

This product is administered by Keycare Limited. Should you wish to contact us in respect of any general or sales enquiry or wish to notify us of any amendments or claims, please contact us in writing to Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire BD17 5EJ or telephone us on 0845 3030550.

Making a Claim

Your Keycare membership operates on a "pay and claim" basis. Members are required to make all initial payments for work carried out and reasonable transportation costs. Such receipts should be made available at the request of Keycare Limited. Full details can be found under 'Claims', paragraph 9, in the terms and conditions of your policy schedule.

Complaints

Every effort is made to ensure that you receive a high standard of service, if you are not satisfied with the service you have received, you should contact: Complaints Department, Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ. Telephone 01274 599117 or visit our website www.keycare.co.uk. To help us deal with your comments quickly, please quote your name, fob number and/or claim number.

We will do our very best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service if you are an eligible complainant (that is an individual or a small business with a turnover of less than one million pounds per year) who will review your case. The address is: The Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR. www.financial-ombudsman.org.uk. If you make a complaint, your right to legal action against us is not affected.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if you are an individual or a small business with a turnover of less than one million pounds per year and we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. www.fscs.org.uk